

Benefit	Eligibility	Benefit Details
Aetna HDHP with HSA Benefit eligibility is based on what is written in the employment contract	Effective the 1st day of the month following date of hire. Must maintain 30 hours per week.	<u>Medical Rates:</u> (deducted 24 pay periods) <ul style="list-style-type: none"> • Single – \$50.00 • Employee + Spouse – \$217.92 • Employee + Child(ren) – \$136.67 • Employee + Family – \$228.75 <u>Deductible In-network:</u> Individual - \$3,500 Family - \$7,000 <u>Out-of-pocket Limit In-network:</u> Individual - \$5,000 Family - \$10,000
Health Savings Account (HSA) Benefit eligibility is based on what is written in the employment contract	Must be enrolled in BBGH's Aetna HDHP.	<u>Per Pay Period Contribution</u> <ul style="list-style-type: none"> • Employee – \$5.13 / BBGH – \$15.38 • Employee + Child(ren) – \$10.90 / BBGH – \$32.69 • Employee + Spouse – \$7.69 / BBGH – \$23.08 • Employee + Family – \$10.90 / BBGH – \$32.69 <u>IRS 2023 Annual Contribution Limits</u> <ul style="list-style-type: none"> • Employee - \$3,850 • Family - \$7,750 <i>*If 55 years of age or older, you are eligible to make an annual catch-up contribution of \$1,000</i>
Aetna PPO (copay) with FSA Benefit eligibility is based on what is written in the employment contract	Effective the 1st day of the month following date of hire. Must maintain 30 hours per week.	<u>Medical Rates:</u> (deducted 24 pay periods) <ul style="list-style-type: none"> • Single – \$53.77 • Employee + Spouse – \$238.84 • Employee + Child(ren) – \$145.47 • Employee + Family – \$242.59 <u>Deductible In-network:</u> Individual - \$3,500 Family - \$7,000 <u>Out-of-pocket Limit In-network:</u> Individual - \$6,500 Family - \$13,000
Medical Flexible Spending Account (FSA) Benefit eligibility is based on what is written in the employment contract	Must be enrolled in BBGH's Aetna PPO and cannot be contributing to an HSA.	<u>Maximum Contribution</u> <ul style="list-style-type: none"> • \$2,850 <u>Forfeitures (use it or lose it)</u> March 15,2023
BCBS Dental Benefit eligibility is based on what is written in the employment contract	Effective the 1st day of the month following date of hire. Must maintain 30 hours per week.	<u>Premiums (deducted 24 pay periods)</u> <ul style="list-style-type: none"> • Employee - \$19.83 • Employee + Spouse - \$41.67 • Employee + Child(ren) - \$41.67 • Employee + Family - \$50.05 <u>Deductible (in-network)</u> Single - \$50 / Family - \$100
VSP Standard Vision Available to Full-Time and Part-Time	Effective the 1st day of the month following date of hire.	<u>Premiums</u> <ul style="list-style-type: none"> • Employee - \$5.65 • Employee + 1 - \$8.19 • Employee + Family - \$14.67 Frames every 24 Months and up to \$150 allowance. \$20.00 copay for eye examination/\$20.00 copay for materials.
VSP Premier Vision Available to Full-Time and Part-Time	Effective the 1st day of the month following date of hire. Available to Part-Time	<u>Premiums</u> <ul style="list-style-type: none"> • Employee - \$6.95 • Employee + 1 - \$10.07 • Employee + Family - \$18.06 Frames every 12 Months and up to \$220 allowance. \$20.00 copay for eye examination/\$20.00 copay for materials.
Dependent Flexible Spending Plan (FSA) Available to Full-Time and Part-Time	Immediately	<u>Maximum Contribution</u> <ul style="list-style-type: none"> • Single - \$2,500 / Family - \$5,000 <u>Forfeitures (use it or lose it)</u> March 15,2023
Basic Life and AD&D Insurance Benefit eligibility is based on what is written in the employment contract	Effective the 1st day of the month following date of hire. Must maintain 36 hours per week.	BBGH provides \$100,000 of Basic Life and \$100,000 of Accidental Death & Dismemberment through The Hartford Financial Group at no cost to you.

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Voluntary Life and AD&D Insurance Benefit eligibility is based on what is written in the employment contract	Effective the first day of the month following date of hire. Must maintain 36 hours per week.	Voluntary life provides employees an opportunity to purchase additional life insurance. This coverage is available to employees, spouse and children. Please see Infostation or Human Resources for specific rates.
Long-Term Disability Benefit eligibility is based on what is written in the employment contract	After worked two pay periods. Must maintain 36 hours per week. Not Applicable to Part-Time	50% monthly salary replacement due to a disability in excess of 90 days. Maximum monthly benefit is \$2,500.00.
Voluntary Long-Term Disability Benefit eligibility is based on what is written in the employment contract	After worked two pay periods. Must maintain 36 hours per week.	60% monthly salary replacement due to a disability in excess of 90 days. Maximum monthly benefit is \$10,000.00 The additional premium amount is based on monthly salary and \$.374 rate.
Voluntary Short-Term Disability Benefit eligibility is based on what is written in the employment contract	Your choice of after Day 8 or Day 15. Must maintain 30 hours per week.	Benefits are in \$100 increments, not to exceed 60% of your weekly earnings. Maximum weekly benefit is \$2,000. See Premium Worksheet for rates.
Pension 403(b) Available to Full-Time and Part-Time	Immediately	Match Contribution <ul style="list-style-type: none"> Employee contributes 4%--BBGH contributes 4% Profit sharing if wages above annual threshold You must decline on day of hire or you will be automatically enrolled. Can change contribution at any time. IRS 2023 Annual Contribution Limit is \$22,500. If 50 years of age or older, you are eligible to make an annual catch-up contribution in 2023 of \$7,500.
Employee Assistance Program (EAP) Available to Full-Time and Part-Time	Immediately	Confidential counseling for employees and immediate family members. EAP provides 6 sessions per year per person.
Paid Time Off (PTO) and Extended Illness Bank (EIB)	Accrual begins day of hire and can be used after worked 90 days.	<ul style="list-style-type: none"> Accrual amount is based on what is written in the employment contract
*PTO is all inclusive and is used to cover holidays, vacation, sick time and other time away needs that creates any absence from a scheduled shift. – BBGH observed holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Employees are expected to track and manage their PTO balances in order to preserve time for scheduled absences. For time off to be paid the employee must have PTO hours in his or her bank to cover the absence.		
Bereavement Leave	Immediately	Full-time employees receive three fully paid days. Part-time employees receive one fully paid day.
BBGH Wellness Available to Full-Time and Part-Time	Immediately	Personal and confidential online health management program designed to improve your health and reduce healthcare costs. Onsite Health Screening, online Health Risk Questionnaire, health education tools, resources, and a detailed personal individual Action Plan.
Student Loan Forgiveness	Immediately	BBGH participates in the Nebraska Office of Rural Health's Nebraska Loan Repayment Program. The maximum possible amount paid for a medical student is \$30,000 for up to four years.
Continuing Education Stipend	Immediately	<ul style="list-style-type: none"> Provider may request up to \$5,000 per fiscal year for continuing education. Actual amount is based on what is written in the employment contact